

The Burlington Insurance Company		Release Date: 03/19/2014
State: OK	Line: General Liability	Edition: 0314
Named Insured:		Create Date: 04/28/2017 2:45:23 pm
Class Code: 98751 Security And Patrol Agencies		
Security And Patrol Agencies. Products-completed operations are subject to the General Aggregate Limit for this class. <i>This is a service classification.</i>		
Class Authority:	Bind	
Authority Notes:	If rates or factors are displayed on this page for limits in excess of \$1,000,000/\$3,000,000, see INCREASED LIMITS (IN EXCESS OF \$1,000,000/\$3,000,000) guides within the General Liability Underwriting Section to verify your binding authority for those limits.	
Mandatory Deductible:	None. The rate table below does not contemplate deductibles	
Deductible Exception:	None.	

Underwriting Comments
<ul style="list-style-type: none"> • If the risk performs any bail bond operations, send the entire risk to your Submit Department Underwriter for consideration. • Inspection required if premium is \geq \$10,000. • Separately classify and rate "Armored Car Service Companies". • Submit if gross receipts exceed \$2,000,000. • <u>No</u> auto repossessions, bail bond operations, bounty hunters, body guards, bouncers, funeral escort services, insurance adjusters, monitoring of emergency medical alarms, operations involving nuclear power plants, airport security, housing authorities, drug surveillance, or any work done for any military branch. • Always properly classify and charge for contractors – subcontracted work exposures. If such a subcontracted work classification is prohibited by our manuals, then the entire risk is prohibited. Please refer to the Bookmarks – Commercial General Liability – GL Underwriting – Contractors Underwriting Guidelines for additional underwriting considerations in connection with sub-contracted work. No sub-contracted work in excess of 25%. • Attach completed, signed and dated form BG-C-483, Security Guard/Detective Agencies Supplemental Application. • Contact your BIG Bind Department underwriter via phone, fax or email about personnel with arrest authority, polygraph work, school crossing guards, courier services, concert security operations and alarm or surveillance monitoring systems other than emergency medical alarms. Any arrest authority must have been granted by a law enforcement entity (i.e. Police Department, Sheriff's Department or Highway Patrol Department). • Coverage is excluded for canines and firearms. No exceptions. No rate credit applies. See BG-G-021 Exclusion - Security Service, Detective And Patrol Agency (Canines And Firearms). • Insured must hold a license issued by the proper authority. • If insured is involved in other operations (alarm installation, fire extinguisher servicing, etc.), these operations can be separately rated if a division of payroll & gross receipts is available. If such a division is not available, the highest rated classification must be used. • Personal and Advertising injury are excluded. Do not give rate credit for this exclusion. • Type "Incl. in Gen. Agg." in the Products/Completed Operations limit area on the CGL Declarations page, IFG-G-0002-DL. <p>Refer Criteria</p>

Developed Rate Table								Rate Basis: Payroll	
Limit of Liability - Per Occurrence / Aggregate (Combined Single Limit)								Limit ID: 2-	
ISO Territory	100/200	300/300	300/600	500/500	500/1000	1000/1000	1000/2000	2000/2000	2000/4000
1	12.700	14.986	15.367	16.383	16.637	17.907	18.161	n/a	n/a
2	12.700	14.986	15.367	16.383	16.637	17.907	18.161	n/a	n/a
3	12.700	14.986	15.367	16.383	16.637	17.907	18.161	n/a	n/a
PRODCOMP - Entire State	-	-	-	-	-	-	-	n/a	n/a
GL Policy Minimum Premium - Monoline	\$500	\$525	\$525	\$550	\$550	\$600	\$600	n/a	n/a
GL Policy Minimum Premium - Package	\$450	\$475	\$475	\$500	\$500	\$550	\$550	n/a	n/a
Rating Factors									
Minimum Premium Rules:									

Any additional coverage part (Property, Inland Marine, Liquor Liability, Garage) is subject to the additional Minimum Premium that applies for that coverage part.

For multi-class risks, apply the minimum premium for the highest class to the policy.

\$3,000,000 Aggregate Limit (General and/or Products-Completed Operations):

You may apply a surcharge to the rates displayed on this page to provide a \$3,000,000 aggregate limit.

- For \$1,000,000/\$3,000,000 Limit: Surcharge the \$1,000,000/\$2,000,000 rate by a factor of 1.02. These limits are subject to the \$1,000,000 per occurrence limit minimum premium.
- For \$2,000,000/\$3,000,000 Limit: Surcharge the \$2,000,000/\$2,000,000 rate, if shown on this page, by a factor of 1.015. These limits are subject to the \$2,000,000 per occurrence limit minimum premium.

New Ventures Surcharge (new in business at the same business and location to be insured, for less than 12 months). Only apply for the first policy period. Remove at renewal. 1.10

Deductible Factors

TRIA Charges

GL Rating Factors

Mandatory Class Specific Endorsements in addition to GL Mandatory Forms

Form Number	Edition	Form Title	Notes
BG-G-021	04 13	Exclusion - Security Service, Detective and Patrol Agency (Canines and Firearms)	
BG-G-042	12 11	Exclusion - Assault, Battery Or Other Physical Altercation	
CG 21 38	11 85	Exclusion - Personal And Advertising Injury	When this form is used, remove IFG-G-0062, type "Excluded" for Personal and Advertising Injury Limit.
CG 22 29	11 85	Exclusion - Property Entrusted	
IFG-G-0105	09 09	Exclusion - Professional Liability	
GL Mandatory Form Listing			

Additional Sales Opportunities

Coverage Options

Inland Marine	Credits For Excluded or Limited Coverage
Employee Benefits Liability Coverage	GL Additional Insured
	Damage To Premises Rented To You
	Waiver of Subrogation
	Primary & Non-Contributory
	Medical Payments - Additional Limits
	Increased Limits (In Excess of \$1,000,000/\$3,000,000)

Property Rate Pages

Class Definition	Authority	CSP Code
Security And Patrol Agencies	Bind	0702

Authority Notes: See Property Rate Pages for Authority Notes.

Underwriting Quick Links

ACORD Forms
 GL State Exceptions
 Territory Descriptions
 GL Binding Authority – Limits
 GL Optional Forms
 GL Policy Issue Instructions
 GL Underwriting
 Inspection Forms
 ISO Rules 24 - 29
 Supplemental Applications
 Underwriting Bulletins
 Worksheets

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